

SENIOR SAFETY TIPS

Fifth Edition



Making the Community Safer for Seniors

Senior Services



Trusted. Dependable. Caring. Since 1963.

TRIAD

Triad is a nationwide safety initiative implemented on the county level throughout the United States. Triad of Kalamazoo County began in 1997 and is comprised of older adults, law-enforcement officers, and other concerned citizens working together to fulfill its mission: Increase senior safety and allay their fears of crime.

TRIAD OF KALAMAZOO COUNTY is sponsored by
RSVP-Your Invitation to Volunteer of Senior Services Southwest
Michigan

RSVP - YOUR INVITATION TO VOLUNTEER

RSVP engages people 55 and better in volunteer service to meet community needs and provides a high quality experience that will enrich the lives of volunteers. As an RSVP volunteer you have access to opportunities in more than 100 nonprofit organizations and also receive the benefits of free membership.

SENIOR SERVICES SOUTHWEST MICHIGAN

To enhance and promote the independence and well being of older adults, adults with disabilities and those who care for them.

Inclusion in this booklet does not represent an endorsement or recommendation by Triad, RSVP or Senior Services of Southwest Michigan.

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Triad of Kalamazoo County



**To Increase Older Adult Safety And Allay Their
Fears of Crime**

Please join us!

Call (269) 382-0515 for details about Triad meeting dates,
times and location.

918 Jasper Street Kalamazoo, Michigan 49001
www.seniorservices1.org

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TRIAD SPEAKERS BUREAU

The bureau provides free safety presentations for any group or organization interested in safety education. Law enforcement officers, professionals and volunteers present on a variety of important issues. You and your group can select from the following topics:

- Banking Safety
- Computer Scams
- Driver Safety
- Durable Power of Attorney
- Emergency Preparedness
- Fire Safety
- Fraud/Scams
- Hoarding Behavior
- Home Safety
- Identity Theft
- Medication Safety
- Personal Safety
- Planning for Aging
- Preventing Falls

Resources related to Triad:

- ❖ Speakers Bureau Presentations 269-382-0515
- ❖ RSVP Triad Coordinator 269-382-0515
- ❖ Senior Services of Southwest Michigan www.seniorservices1.org
- ❖ National Association of Triads www.nationaltriad.org
- ❖ National Sheriff's Association 703-836-7827 or 800-424-7827
1450 Duke Street Alexandria, VA 22314

LAW ENFORCEMENT IN KALAMAZOO COUNTY TELEPHONE DIRECTORY

LOCALITY	NON-EMERGENCY	EMERGENCY
Alamo Twp.	269-383-8821*	911
Augusta	269-383-8821* or 269-731-4338	911
Brady Twp.	269-383-8821*	911
Charleston Twp.	269-383-8821*	911
Climax Twp.	269-383-8821*	911
Comstock	269-383-8821*	911
Cooper Twp.	269-383-8821*	911
Federal Bureau of Investigation (FBI)	269-349-9607 (Kalamazoo)	
Federal Bureau of Investigation (FBI)	313-965-2323 (Detroit)	
Fulton	269-383-8821*	911
Galesburg	269-383-8821*	911
Kalamazoo County Sheriff's Department	269-383-8821*	911
Kalamazoo County Prosecutor	269-383-8900	
Kalamazoo Public Safety	269-337-8994	911
Kalamazoo Township Police	269-343-0551	911
KVCC Police	269-488-4575	911
Michigan State Police (Paw Paw)	269-657-5551	911
Oshtemo	269-383-8821*	911
Parchment	269-343-0551	911
Pavilion Twp.	269-383-8821*	911
Portage	269-329-4567	911
Plainwell	269-685-9858	911
Richland Twp.	269-383-8821*	911

Richland Village	269-629-4807	911
Ross Twp.	269-383-8821*	911
Schoolcraft Twp.	269-383-8821*	911
Schoolcraft Village	269-383-8821* or 269-679-5600	911
Scotts	269-383-8821*	911
Silent Observer	269-343-2100	
Texas Twp.	269-383-8821*	911
Vicksburg	269-383-8821* or 269-649-1144	911
Wakeshma Twp.	269-383-8821*	911
Western Michigan University	269-387-5555	911

***After you dial 269-383-8821** option 6 will route you directly to a dispatcher who will connect you to the township you want to talk to.

TOLL FREE numbers are numbers that begin with one of the following three-digit codes: 800, 888, 877, 866, 855, or 844.

SAFETY REFERENCE DIRECTORY

American Red Cross, Greater Kalamazoo Area Chapter

5640 Venture Court Kalamazoo, MI 49009

269-353-6180

www.redcross.org

Helps people prevent, prepare for and respond to emergencies.

Area Agency on Aging III A

3299 Gull Road Kalamazoo, MI 49048

269-373-5173

www.kalcounty.com

General information, assistance and referrals for seniors.

AARP Michigan State Office

309 N. Washington Square, Ste.110 Lansing, MI 48933
866-227-7448

www.aarp.org/states/mi

AARP membership, information on senior consumer and legislative issues available here. Helpful and educational publications also available online.

Better Business Bureau (BBB)

2627 E. Beltline S.E. Ste. 320 Grand Rapids, MI 49456
800-684-3222

www.westernmichigan.bbb.org and www.bbb.org

Provides information on practices, reputation of a business or charity. File complaints about businesses or charities online or by mail.

Federal Bureau of Investigation (FBI)

950 Trade Centre Way Suite 215 Portage, MI 49002
269-349-9607 or 313-965-2323 Detroit office with 24-hour service

www.fbi.gov

800-251-7581 for Internet Crime Complaint Center (IC3) www.ic3.gov

To report a federal felony, scam, fraud, bank robbery, etc.

If in doubt, notify both the FBI and your local police.

Federal Deposit Insurance Corporation (FDIC)

3501 N. Fairfax Drive Room 1000 Arlington, VA 22226
877-275-3342

www.fdic.gov/consumers/consumer/news

Excellent financial and banking information from their public information center. Publications are free. Sign up for their internet newsletter.

Federal Trade Commission (FTC)

600 Pennsylvania Ave., NW Washington, DC 20580
202-326-2222

Identity Theft Hotline 877-438-4338

www.ftc.gov or www.consumer.gov or www.identity.gov

Order credit reports, report a complaint, or for general information.

Financial Industry Regulatory Authority

1735 K Street Washington, DC 20006

301-590-6500

www.finra.org

Contact to check complaints against a stockbroker or for information on actions, arbitrations, and settlements against a stockbroker or dealer. www.sec-NASD.com explains security laws and regulations designed to prevent stockbroker fraud.

Gryphon Place

Dial 2-1-1

3245 S. 8th Street Kalamazoo, MI 49009

24 hours/365 days a year call for information and referral service.

Call if you are trying to locate an agency for help securing basic human needs or if you are in a crisis. They also offer mediation if you need to resolve a conflict with a third party.

Home Safety Check

918 Jasper Street Kalamazoo, MI 49001

269-382-0515

www.seniorservices1.org

Have your home evaluated to learn about modifications and improvements to prevent burglary, falls and fire.

Legal Aid of Western Michigan

201 W Kalamazoo Ave., Room 308 Kalamazoo, MI 49007

269-344-8113

www.legalaidwestmich.org

Free legal services in non-criminal cases for low income and elderly residents of Western Michigan. 2 week delay is possible before lawyer appointment.

Legal Hotline for Michigan Seniors

800-347-5297

Free basic legal/attorney advice over the phone for those 60 and over. Requires giving some personal information.

Michigan Attorney General, Consumer Protection Division

PO Box 30213 Lansing, MI 48909
877-765-8388

www.michigan.gov/ag

Consumer information, place to report fraud, or request your name to be removed from a marketing list.

Michigan Secretary of State

3298 Stadium Drive Kalamazoo, MI 49008
603 Romence Road Portage, MI 49024
888-767-6424

www.michigan.gov/sos

Offers driving test, driver education and information on losing your privilege to drive. Also at this office you can obtain free Michigan Personal Identification cards for residents over 65, register to vote, or register to be an organ donor.

National Consumers League's Fraud Center

1701 K Street NW Suite 1200 Washington, DC 20006
202-835-3323

www.fraud.org

Contact for advice and to report telemarketing and internet fraud. They have incident report forms and tell how to check out a company.

National Do Not Call Registry

888-382-1222

www.donotcall.gov

Call or email the opt-out services every year to assure you remain on the Do Not Call Registry.

National Safety Council

800-621-7615

www.nsc.org

Call or email for trainings and knowledge about safety issues at home, on the road and at work. The NSC is a leading advocate for preventing unintended injuries and death.

Triad of Kalamazoo County

918 Jasper Street Kalamazoo, MI 49001
269-382-0515

www.seniorservices1.org

Contact Triad to request a safety presentation from the Triad Speakers Bureau, to obtain information about a specific safety concern, or to participate with our local S.A.L.T Council.

U.S. Postal Inspection Service

PO Box 330119 Detroit, MI 48232-3201
877-876-2455

www.usps.com/postalinspectors.gov

Call about suspicious mail such as: guaranteed contest winners, no-risk investments, get-rich-quick schemes, dubious charities, bargain vacation offers, too-good-to-be-true offers, or medical devices and equipment.

IDENTITY THEFT

Identity fraud is defined as the unauthorized use of another person's personal information to achieve illicit financial gain. Identity fraud can range from simply using a stolen payment card account, to making a fraudulent purchase, to taking control of existing accounts or opening new accounts. Identity theft amounts to billions of dollars stolen from hardworking people and about 8% of the U.S. population is a victim of ID Theft every year. Experts predict that the number of victims of identity theft will only increase. You could become a victim. Begin now to take precautions to lessen your chances of being robbed of your identity.

This is how identity theft happens: A criminal acquires several key pieces of your personal information such as your Social Security number, birth date, driver's license number, credit card, debit card, checking account, or other means to access your money.

Even though the out-of-pocket loss is limited to the first \$50 per fraudulent credit card, you may spend hours, months and years repairing your credit rating as well as getting back your identity.

The Identity Theft and Assumption Deterrence Act of 1998 make identity theft a federal felony punishable by hefty fines and prison times (3-25 years). But don't count on this new law to eliminate your need to actively protect your identity. Many offenders are located outside the U.S. and are hard to prosecute. Prevention is the best strategy.

TIPS ON AVOIDING IDENTITY THEFT

The first thing to learn is what information NOT to share. That includes Social Security number, date of birth, street address, mother's maiden name, previous addresses, account numbers, and medical and health insurance information.

Keep Private Information To Yourself. Never provide personal information over the phone unless you initiated the call. Remember, identity thieves are skilled professional liars, trained to sound legitimate and sincere.

Shred Everything. Don't assume that simply because you put an item in the trash, no one will see it. That person you see dumpster-diving could very well be an identity thief. To protect your private information use a cross-cut shredder. Shred old bank and credit card statements, receipts, copies of credit card applications, insurance forms, physician's statements, checks and bank statements, expired charge cards and documents you are discarding such as credit offers received in the mail. Make sure account numbers, passwords, and addresses are unreadable before discarding.

Be Safe Online. Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; and keep them up-to-date.

Calls Or Letters about overdue accounts you don't recognize could indicate identity theft. If you are contacted by a creditor, ask for documentation about the debt; if by a collection agency, explain that you dispute the bill and why (put it in writing to maintain your debt

collection rights under federal law) and ask how to contact the creditor so you can investigate.

Never Carry Your Social Security Card In Your Wallet. This is considered the gateway to your identity. Leave it locked away at home or in a safe deposit box until you need it to conduct business. Check other cards that you normally carry in your wallet, as some of them may contain your Social Security number, too. Examples are your Medicare card, insurance cards, or even driver's licenses.

Do Not Keep Charge Receipts In Your Car. Identity thieves would much rather steal your personal account information than your car stereo.

Photocopy Both Sides Of All Credit Cards and keep this information in a safe place. If you lose your wallet, you'll have the account numbers and phone numbers at your fingertips.

Eliminate Extras In Your Wallet or Purse. Clean out your wallet and eliminate extra cards you don't use. This way, if you have a theft, you won't have to notify as many entities. Write a letter to close unused accounts or ask for an "Account Closed per Customer's Request" form. Cut up old credit cards. Carry no extra personal identifiers such as Social Security card, birth certificate, passport, etc.

Report Lost Or Stolen Cards the moment you realize you are not in possession of the card. This will limit your liability.

Review Your Bills And Bank Statements Promptly. If you find any charges or debits that you never made, contact the bank or company immediately.

Monitor Your Accounts Online Frequently. You can discover problems more quickly than if you wait for bills or statements to come in the mail.

Secure Personal Information In Your Home, especially if you have roommates, employ outside help, or are having service work done in your home.

Memorize Social Security Number, PINs And Passwords. Do not write them down and place them where someone else can easily find them, such as in your wallet. Use passwords that are not obvious to others and not easily connected to you.

OTHER AREAS OF CONCERN REGARDING ID THEFT

Disposing Of Your Old Cell Phone

Make sure to delete all your information when you trade, sell or donate your old cell phone.

Disposing Of Your Old Computer And Photocopiers

Delete all your information from these machines when you trade, sell, donate them.

Protect Your Personal Information On Vacation

Guard your itinerary to prevent robbers who may target your empty home while you are away. Streamline your wallet; when you travel it's never wise to carry too much information. Let the financial institution that issues your credit and debit cards know when and where you'll be traveling so they can be on guard for unauthorized transactions.

Medical Identity Theft

Examples of this type of fraud would include a hospital or a doctor billing you for medical services given to another person. The thief may or may not have a copy of your private insurance card. Contact the billing department of the medical facility or doctor requesting payment. If you are receiving this notice from a collection agency, then contact the collection agency first. Explain that this is a case of identity theft or mistaken identity. If the billing department is reluctant to help, then contact the attending doctor, or the medical facility's fraud or legal department.

Mailbox

Do not put checks in your home mailbox. An acid wash can be used to change the name of the recipient on the check. Mail theft is common, so take precautions. Use a special gel pen so your checks can't be acid washed. Use a locked post office box or a locking home mailbox. Mailing bills from a United States Post Office location is safer than putting them out for the mail-carrier at home. Identity thieves cruise neighborhoods looking for outgoing mail, knowing they are likely to find outgoing bill payments containing account numbers and other personal information.

Telephone

Don't give personal or financial information over the phone to unsolicited callers. Many types of scams are devised to get you to divulge your information. Hang up immediately. If the caller says they are from your bank or credit card company and you are concerned, hang up immediately and call your institution yourself to ask if they are trying to reach you. Consider getting an unlisted phone number, Caller ID, or list only your initials without a home address in the telephone directory.

ATM Bank Machines

When at an Automated Teller Machine (ATM), be aware of what is happening around you. Use ATMs in well lighted, non-isolated areas. Don't let other people get within viewing distance of your transactions. Cover your hand when entering your PIN. Be aware that small miniature spy cameras may be installed to steal your PIN (Personal Identity Number) or someone near you can record your transaction with a cell phone that has a camera. Avoid ATMs with new equipment protruding from or near the card slot. Look to be sure skimmers (portable card-reading devices) have not been placed over the card slot to record data on your card. Avoid ATMs with a transparent sheet placed over the keyboard. The sheet can be used to record your PIN. Ask your bank to set a withdrawal limit on your account. Keep up with your account balance. If there are any discrepancies, contact the bank immediately. Also avoid using unusual looking ATMs because they could have an altered card slot and hidden cameras that can be used to steal your account information and password.

Credit Cards

Check your credit reports regularly. Credit reports can be obtained free of charge from each of the three major credit bureaus once every 12 months. Staggering your requests among bureaus allows you to keep an eye on activity year-round. Monitor credit card statements every month. Any change or charge you don't recognize should be reported immediately to the credit card company. Most require a follow-up letter. Know the expected date to receive a new or replacement credit card. If the card is not received within an appropriate time, notify the company. It may also be helpful to have a locking mailbox to prevent someone else from intercepting your card in the mail. If you do not

receive a bill or statement on time, call immediately to see if a change of address was filed by someone else.

Credit Reports And Ratings

One free credit report per year is available from each of the credit agencies; Equifax, Experian and TransUnion. Monitoring your financial information combats identity fraud.

Order these free credit reports:

By mail: Annual Credit Report Request Service

PO Box 105281

Atlanta, GA 30348-5281

By phone: 877-322-8228

By Internet: www.annualcreditreport.com

To order **credit ratings**, also known as your credit score, or to report fraud, contact one of these individual credit agencies:

Equifax Fraud hotline 800-525-6285 or www.equifax.com

Order Report 800-685-1111

Experian Fraud hotline 888-397-3742 or www.experian.com

Order Report 888-397-3742

TransUnion Fraud hotline 800-888-4213 or www.transunion.com

Order Report 800-888-4213

When you phone these agencies, you will hear recorded instructions. There may be a fee for ordering a credit score more than once a year.

IF YOU ARE A VICTIM OF IDENTITY THEFT

Take the Following Steps

- Call the Federal Trade Commission's Identity Theft hotline 887-ID-THEFT (877-438-4338).
- If your Social Security number is used fraudulently, report the problem to the Social Security Administration 800-772-1213.
- Alert credit bureaus (Experian, Equifax and TransUnion) with a **fraud alert**. Even before you call the police, call the fraud numbers listed above. Follow-up with a letter that specifies that you must be contacted to verify credit requests.
- File a police report. You need this to notify creditors. You may have to insist on such a report. Informing the police also helps our

community keep track of what crimes are out there and law enforcement can better assist other people with similar crimes.

- Notify banks and credit card companies. It is safest to have all your credit cards reissued. Specify that old accounts be noted with **closed at customer's request**. If checking and savings accounts have been violated, get new ones. Obtain a new ATM card with a new PIN and account number. If you conduct any of this business by phone, follow up with written letters and keep copies of all correspondence.

Resources related to identity theft:

- ❖ Federal Trade Commission, "Fighting Back Against Identity Theft" www.ftc.gov or 877-ID-THEFT (877-438-4338)
- ❖ FBI "Be Crime Smart" at www.fbi.gov
- ❖ www.OnGuardOnline.gov for more information on computer safety
- ❖ www.identitytheft.org
- ❖ www.privacyrights.org
- ❖ www.idtheftcenter.org
- ❖ www.consumer.gov/idtheft
- ❖ www.ProtectYourIDNow.org
- ❖ The Crime Complaint Center (IC3) www.IC3.gov
A partnership between the FBI, National White Collar Crime Center and the Bureau of Justice Assistance, provides help for reporting online complaints.

BANKING SAFETY TIPS

It is important to keep your hard-earned money safe. Whether you are concerned about online banking security or the traditional banking security threats, you can educate yourself about the risks.

Personal Identification Number (PIN)

PIN numbers are security features that are important to keep your money and your information safe. Picking a good PIN number and remembering it is important. Memorize your PINs; do not write them down: Use a friend's phone number, dates, or spell a word with corresponding numbers like those on your phone.

Safe Banks And FDIC Coverage

Some people only want to work with the safest banks. Even with FDIC insurance, bank failures can be a hassle. By sticking to the safest banks, you reduce the likelihood of any headaches, delays, or name changes on your statements. FDIC coverage can be complex. It is important that you keep all of your money insured in case your bank goes under. Shop around for a bank before you open an account and ask questions regarding their FDIC coverage.

Bank Scams

What's a bank scam? It occurs when somebody asks you to "update your account information" - don't even think twice. It's a scam. Do not give personal information, such as account numbers or Social Security numbers over the telephone, through the mail, or on the internet; unless you initiated the contact or know with whom you are dealing.

Review Your Bank Statements

Carefully check statements and update records pertaining to all your accounts at least monthly to catch any errors or attempts at fraud or identity theft. Report any discrepancies right away. Read banking information and be alert to any changes in fees for services.

Comparison shop for banking and financial services and be aware of the total cost of conveniences and services.

Checks

Have new checks delivered to your bank, not your home address. Identity thieves think they've hit the jackpot when they find a box of

checks in a mailbox. Put as little information as you can on your checks. Never put your Social Security number on them, and use a post office box instead of a physical address if possible.

Debit Cards

Debit cards look like credit cards but automatically and immediately withdraw money from your account. Debit cards can be used to pay for purchases or to get money from an ATM. Acquaint yourself with the limits of protection if your card is lost or stolen. A debit card may offer less protection than a credit card if items purchased are never delivered or defective. However, you may dispute unauthorized charges or other errors within 60 days. Contact the card issuer if a problem can't be resolved with the merchant. Be sure to notify your card issuer right away if the card is lost or stolen, doing so gains you increased protection. Check with your card issuer about your liability.

Online/Internet Banking

Use caution with online/internet banking which allows you to transfer money between accounts and to view account information any time. Internet payment is faster than writing and mailing checks and it is also convenient for many people, yet you must monitor the account often to be aware of any errors or attempts at fraud. **Adequate computer software protection is a must to protect financial information from thieves.** To learn more about this protection, consult any computer store. Never, ever click on a link from any business that asks for your personal information. The best thing to do is immediately delete any suspicious mail and inform your financial institution. Remember prevention is always better than cure. Other online banking safety tips:

- Keep your paperwork up-to-date including minor details.
- Remember no reputable business firm will ask for your personal information via a link to their site.
- If your bank uses a watermark or some other personal image, do not log in unless you see the correct information.
- Invest in good anti-virus software. If you are content with free anti-virus software, then make sure to check the credentials of the company providing the software.
- Never carry out financial transactions unless you are sure that you are using a secure network.

- Pay special attention to the login page and beware of any changes. Financial institutions will normally let you know in advance if they are making any changes and will want additional information.
- Don't use the same password for different accounts, and always remember to change the password at least every six months.
- Don't enter personal information on any pop-up that comes up, even when you are accessing the genuine company website.
- Only open e-mail attachments from people you know or when you're expecting them and know what each contains.

Resources related to banking safety:

- ❖ www.FDIC.gov
- ❖ www.about.com on banking and loans

SOCIAL SECURITY NUMBER: GUARD YOURSELF

The privacy Act of 1974 is the primary law affecting the use of Social Security Numbers (SSN). It requires any federal, state, or local agency requesting your SSN to provide the following: the authority or statute asking for the number (i.e. executive order of the President), whether disclosure is mandatory or voluntary, purposes for which the number will be used, and effects on you, if any, for not providing the number.

TIPS ON GUARDING YOUR SSN

- Don't carry your SSN in your wallet.
- No laws require private medical service providers to use your SSN as an ID number. They often use the SSN simply because it is convenient. Ask them to consider using another number. Many providers are willing to use a different number.
- If your health insurance plan uses your SSN for an ID number, it's on your insurance card. If you can't get your insurance company to offer you another number, make a photocopy of your card without the number (cover it up when you copy it) and carry the copy. Give the healthcare provider your number separately.
- Ask why someone needs your SSN; suggest alternatives.
- On forms, don't feel obligated to fill in all the blanks such as SSN.
- At banks and other places, ask if you can provide an individual password to replace the SSN.

Resources related to guarding your social security number:

❖ www.ssa.gov

❖ www.ftc.gov or 877-438-4338

❖ www.identity-theft-tips.com

❖ www.irs.gov or 800-908-4490 for the IRS Identity Protection Unit if you think someone is using your Social Security number.

FRAUDS AND SCAMS: HOW TO PROTECT YOURSELF

Seniors often become targets of fraud because they are frequently home, they may have substantial assets, and they fear losing independence. Criminals are getting smarter and often use very advanced technology and techniques in scamming seniors. Common cons are designed to trick the consumer into giving up money, property and personal or financial information. Con artists pose as legitimate businesses, government officials or other trusted individuals.

Scams succeed because of two things: First, a scam looks like the real thing. It appears to meet your need or desire. To find out that it is in fact a scam, you must first make the effort to check it properly. Ask questions and think carefully before you decide what to do. Depending on the issue, you can decide immediately if something is a scam or if you might need help—and that could take several days.

Secondly, scammers manipulate you by 'pushing your buttons' to produce the automatic response they want. It's nothing to do with you personally; it's to do with the way individuals in society are wired emotionally and socially. It's because the response is automatic that people fall for the scam. To stop scammers manipulating you into their traps, know how to prevent the automatic response they expect.

Some people hold beliefs that leave them even more vulnerable to scams, as follows:

1. One of them is the belief that all companies, businesses and organizations are legitimate and okay because they seem approved by the government or some other authority. That is not so. Consumer protection agencies can only do so much. While they are constantly on the lookout for bogus operators, some scams only come to their attention when people report them.
2. A similar dangerous myth is that internet websites are all legitimate, or that it is difficult to set up a website. It is quite easy and cheap to set up a professional-looking website. A scam website could be used to sell a bogus product, or it could be easily made to resemble a genuine website, like a bank or credit union website. These websites are often only 'live' for a few days— but

that is enough time to trick people into giving up their credit card details or other personal information.

3. Another belief that makes people vulnerable to scams is the idea that there are shortcuts to wealth that only a few people know. Ask yourself this question: if someone knew a secret to instant wealth why would they be spending their time telling everyone about it or asking you for money so they can give that secret to you?

TIPS TO PROTECT YOU FROM SCAMS

General Tips

- If it looks too good to be true—it probably is.
- ALWAYS get advice if an offer involves significant money.
- Do not agree to offers straightaway. Tell the person that you are not interested or that you want to get some advice before making a decision. If someone offers you an investment or other financial service, investigate the company before making any decisions.
- NEVER send money or give credit card or online account details to anyone you do not know and trust.
- Do not let anyone pressure you into making decisions about money or investments. Always get independent financial advice.
- Read all the terms and conditions of all offers very carefully. Claims of free or very cheap offers often have hidden costs.
- Make sure you know how to stop any subscription service you want before subscribing.
- Be very careful about offers for medicines, supplements or other treatments. Always seek the advice of your doctor.
- Beware of products or schemes that claim to guarantee income or winnings.
- Be wary of investments promising a high return with little or no risk.
- Beware of job offers that require you to pay an upfront fee.
- Do not send any money or pay any fee to claim a prize or lottery winnings.
- Money laundering is a criminal offense: do not agree to transfer money for someone else.

Telephone Scams

- If you receive a phone call out of the blue, always ask for the name of the person to whom you are speaking and who they represent.
- NEVER give your personal, credit card or online account details over the phone unless you made the call and the phone number came from a trusted source.
- It is best not to respond to text messages or missed calls that come from numbers you don't recognize.

Email Scams

- Do not open suspicious or unsolicited emails (spam). Delete them.
- Do not click on any links in a spam email, or open any files attached to them.
- Do not call a phone number that you see in a spam email.
- Do not reply to a spam email, even to unsubscribe. Delete it.

Some Common Types Of Scams

Prize and sweepstakes frauds, fraudulent investments, charitable donation scams, Nigerian 'Prince' or diplomat needing your help, home repair scams, loan or mortgage fraud, counterfeit checks, banking scams, scams pretending to be government agencies such as the IRS, census, Social Security, or jury duty, or impersonating a family member in distress and asking you to wire money quickly.

Resources related to frauds and scams:

- ❖ Legal Aid of Western Michigan at 269-344-8113
- ❖ Legal Hotline for Michigan Seniors at toll free 800-347-5297
- ❖ www.scambusters.org
- ❖ www.give.org
- ❖ www.charitynavigator.org
- ❖ www.netsecurity.com

SHOPPING, DINING AND STREET SAFETY

Michigan State Law requires that most items on store shelves be clearly displayed with a price. If an automatic checkout system scanner charges you more than the displayed price of an item and the transaction has been completed, and you have a receipt indicating the item purchased and the price charged for it, notify the seller within 30 days of the transaction to get a refund to you of the difference.

When at the checkout counter be aware of the people around you and their views of your private information such as your name, credit card number and license number. Beware of card skimming where dishonest restaurant or store employees use a portable card reader to copy information from your credit or debit card. When buying gas for your car, use the pumps closest to the building and look for signs of a tampered façade where you insert your card for payment.

TIPS TO INCREASE SAFETY WHILE OUT

- Be aware of your surroundings and the location of belongings.
- Discourage purse-snatchers and pickpockets by keeping bags close and wallets buttoned or snapped shut in pocket or purse.
- Do not leave your purse in the cart while shopping.
- Do not hang purse on the back of your chair at restaurants.
- Do not leave any valuables visible from the car windows. It is safer to have those items in the trunk.
- Always lock your car doors.
- Panhandlers have to follow the law when asking for money in the street. They are not allowed to stop you or impede your path of travel.

Try to walk with confidence and purpose. Walk facing traffic in the middle of the sidewalk. Walk in well-lighted areas. It's wise to carry a flashlight after dark. Limit wearing expensive jewelry. Carry a whistle to summon help if needed. Having a cell phone may also be helpful, but do not make cell phone conversations that may distract you from your surroundings.

Resource related to shopping, dining and street safety:

- ❖ Michigan Attorney General, 877-765-8388 www.michigan.gov/ag

TELEMARKETING AND UNWANTED MAIL

Tired of having your mailbox crammed with unsolicited mail and getting telemarketing calls? Most legitimate companies don't mail you things if you ask them not to, and most sales calls will stop when your register your phone number on the Do Not Call Registry. But if a company is ignoring the Registry, there's a good chance that it's a scam. If you get these calls, hang up and file a complaint with the FTC. The FTC has seen a significant increase in the number of illegal sales calls – particularly robocalls. The reason is technology and internet powered phone systems make it cheap and easy for scammers to make illegal calls from anywhere in the world, and to display fake caller ID which helps them hide from law enforcement.

TIPS TO CUT DOWN ON UNWANTED MAIL AND CALLS

- During a business transaction, tell the company that you do not want them to use your information for any other purposes.
- Tell companies you do business with to remove your name from customer lists they rent or sell to other companies.
- To stop mailings for prescreened offers for credit cards and insurance you can opt out of receiving them by calling 888-567-8688 or visit www.optoutprescreen.com
- Some mail offers require you to contact the sender directly to be taken off their mailing list.
- You can reduce the number of unwanted sales calls you get by signing up for the National Do Not Call Registry.
- Placing your phone number on the Do Not Call Registry will stop most telemarketing, but calls from charities, political organizations, and telephone surveyors are still permitted.
- Hang up on sales calls and don't interact with the caller.

Resources related to decreasing telemarketing and unwanted mail:

- ❖ www.donotcall.gov Do Not Call Registry 888-382-1222
- ❖ 888-567-8688 or www.optoutprescreen.com

DATING SITE SCAMS

Millions of Americans including seniors use dating sites to meet people and many forge successful relationships. But scammers also use these sites to meet potential victims. They create fake profiles to build online relationships, and eventually convince people to send money in the name of love.

TIPS TO SPOT A SCAM ON A DATING SITE

- Wants to leave the dating site immediately and use personal email or instant messenger.
- Claims to be in love in a heartbeat.
- Claims to be from the U.S., but is traveling overseas for business, family or military service.
- Tragedy always strikes; such as a medical emergency, a business deal gone sour, missing their official documents, unexpected bills or other setback.
- They ask you for money.

Don't Send Money. Money exchange is not a part of a normal date site interaction. Offer support and ask lots of questions about their crisis but be assured that if you send them money it will lead to another request and disappointments will follow. In the end, the money will be gone along with the person you thought you knew.

According to the FBI, date site fraud is one of the fastest growing on the internet. Many of those being targeted are senior citizens longing to get back in the dating pool. "I got lonely and I spent a lot of time on the computer playing games, and I just happened to go to the date site," one victim told AARP. When she went looking for love online, 17 years after losing her husband, she found someone on the very first day. "I liked him because he said sweet things and he was very charming and had a kind of a gentle demeanor about him," she said. According to the story, he became very ill in Africa on a business trip and he was in the hospital. He claimed to need a kidney transplant. "It was like \$4000. I was really worried about him and thought the man was going to die." She said. The money started to add up and before she realized it, she was swindled out of roughly \$300,000.

Despite being badly burned the 76-year-old widow hasn't given up her search for a companion online. She's just a lot savvier now.

Resources related to date site scams:

- ❖ www.ftccomplaintassistant.gov
- ❖ www.ic3.gov Internet Crime Complaint center
- ❖ Report to Michigan Attorney General to help others avoid such scams 877-765-8388 or www.michigan.gov/ag

COMPUTER SAFETY

Computer safety has two main principles, One, to protect the computer itself, with the use of antivirus, anti-spyware and firewall applications and, two, to safeguard your own actions when using any computer. Whether surfing the web, corresponding by email, shopping, paying bills, or social networking it's time to stay safe. Criminals who try to gain access to your online accounts use hoaxes or scams to obtain personal information such as your name, Social Security number, account name, or password.

TIPS TO DETECT SIGNS OF COMPUTER SCAM

- Generic greetings such as *Dear Customer* indicate that the sender does not know you, and should not be trusted.
- Alarming or urgent statements that require you to respond immediately should not be trusted.
- A request for personal or financial information, such as user name, password, or credit card is a sign of a scam.
- Misspellings and grammatical errors are signs of a scam.
- The web address might look very similar to the address of a legitimate business, but with a minor alteration. For example, instead of www.microsoft.com, the scammer might use www.micrsoft.com.
- The "From" line in the original e-mail message to you shows a different web address than the one that appears when you try to reply to the message.

TIPS TO AVOID ONLINE SCAMS

- Do not open suspicious emails; delete them. Do not reply to them.
- Be cautious about providing your personal or financial information online. Do not fill out forms in email messages that ask for personal or financial information.
- Create strong passwords and avoid using the same password for your bank and other important accounts.

- Talk to your Internet service provider about spam filtering or, alternatively, purchase spam filtering software.
- Install software that protects your computer from viruses and unwanted programs and make sure it is kept up-to-date.
- NEVER follow a link in an email. If you want to access an internet account or website, use a bookmarked link or type the address in yourself.
- Beware of free websites and downloads (such as music, adult sites, games and movies). They may install harmful programs without you knowing.
- Never enter your personal, credit card or online account information on a website that you are not certain is genuine.
- Never send your personal, credit card or online account details by email.
- Try to avoid using public computers (at libraries or internet cafes) to do your internet banking.
- Do not use software on your computer that auto-completes online forms. This can give Internet scammers easy access to your personal and credit card details.
- Choose passwords that would be difficult for anyone else to guess.

Resources related to computer safety:

- ❖ To report identity theft, www.ftc.gov or 877-438-4338. U.S. Federal Trade Commission (FTC)
- ❖ www.onquardonline.gov

RESIDENTIAL SECURITY

Personal safety is a concern and responsibility we must all take seriously. Residential burglary is a common problem, with one break-in occurring every fifteen seconds in the United States. Entries are more likely to occur during the day and are generally crimes of opportunity. The following are suggestions to help you keep safe:

Use Your Locks

This includes locks on your residential doors and windows as well as on your vehicle. Remember to close the overhead garage door. Roughly 37% of illegal entries take place by way of unlocked doors and windows, with no force used. Consider installing deadbolts and special locks for sliding doors and windows. Install new locks after moving. Don't hide a key outside.

When Answering The Door, View Who Is Outside

A peephole works well. Also take a portable telephone with you to the door. In an emergency, you can easily dial 911. Do not open the door to strangers. If they claim to have an emergency, call 911 for them, but do not let them in your home.

Door-to-Door Sales

All door-to-door sales in Kalamazoo County need a license and can only conduct business 9:00 a.m. to 8:00 p.m. Ask to see their license and ID before you open the door. Be aware that many door-to-door sales persons use techniques which are very aggressive and once in, it can take hours to get them out of your house. Ask for their contact information and tell them you will call them when you have time.

You May Wish To Obtain A Dog

Even small dogs seem to provide some deterrence to break-ins. A dog dish or leash or "Beware of Dog" sign placed outside may be helpful for those without pets.

Exterior Lighting

Exterior lighting is important for your safety and for the safety of others visiting your home. For convenience, choose automatic photocell lighting; it eliminates the need to flick a light switch. Motion-sensing

lighting is good for spots you don't want lighted all the time. Doorway entry lighting should be sufficient for easy viewing. The local utility provider may be able to install exterior lighting for a nominal fee.

Know Your Neighbors

If you know your neighbors and they know you, there is an increase in the number of individuals watching for safety. Use a buddy system with a neighbor and have him or her watch your residence whether you are at home or away.

Home Alarm System

Consider a home alarm system. Many types are available. Select one from a reputable dealer who meets your individual needs. Some systems also provide fire and medical alarm features.

Do Not Hesitate To Call 911

You are the most effective eyes and ears for our local law enforcement. The police department wants to know if you see, hear or experience something suspicious around your home. You are not bothering the police officers when you call 911; you are actually helping them do a good job.

Other Ideas And Considerations

- Display one or more reflective house number signs.
- Engrave your driver's license number on valuables (TV, VCR, tools, golf clubs, etc.).
- Keep a limited amount of cash at home.
- Trim exterior trees or shrubs to create a clear view from the street.
- Install a locking mailbox.
- Recharge your cell phone near your bedside at night, so your cell phone is available in case of an emergency.

Resources related residential security:

- ❖ Call your non-emergency phone number for your local law enforcement department with questions and concerns.
- ❖ National Safety Council www.nsc.org or 800-621-7615

NEIGHBORHOOD WATCH

Neighborhood Watch programs are organized to enable the police and the community to work together to make specific geographical areas more resistant to crime. The citizens in the neighborhood help law enforcement prevent crime through awareness and reports of suspicious or criminal activity. Sometimes residents think they are bothering the police when they call in suspicious behavior, but it is the phone calls of observant people in the neighborhood that are the most effective assistance to help law enforcement personnel do their job! Neighborhood Watch encourages reporting observations, NOT engaging in physical confrontation or assuming the role of police.

TO JOIN OR START A NEIGHBORHOOD WATCH

The first step is to contact your local law enforcement agency and find out if a Neighborhood Watch already exists in your area and who the contact person is. If no Neighborhood Watch exists and you would like to start one, follow these steps:

- Recruit and organize as many neighbors as possible.
- Implement a phone tree and plan steps to learn how you can assist the police and each other.
- Contact your local law enforcement agency and schedule someone to meet your neighborhood group.
- Continue to discuss neighborhood concerns by holding regular meetings.

Most Neighborhood Watch groups in Kalamazoo County are led by volunteers. Leadership and contacts are prone to annual change. For current active Neighborhood Watch groups call:

In City of Kalamazoo	269-337-8994
In Kalamazoo Township	269-343-0551
In Portage	269-329-4567
In Other Townships	269-383-8821

HOME IMPROVEMENT SCAMS

Like many seniors, you love the home where you've lived for years and where you raised your family. But like you, your home is getting older and showing signs of age. Then, one day a "contractor" shows up at your door offering to fix your roof, steps, or siding and can do the work immediately but you have to act fast or he can't give you a deal. Stop! Don't do it! That's the best advice in this situation. As good as the deal may sound it may create many more problems than a leaky roof.

TIPS TO HOME IMPROVEMENT SCAMS

- Never deal with door-to-door solicitors. Only use companies and contractors you know or whom family and friends recommend.
- When someone claiming to be a contractor knocks on your door, give him a copy of a form which states, "This resident will not consider buying your product or hiring your services unless you complete the following information and return it to the resident. The completed form will be forwarded to the Kalamazoo County Sheriff's Office for review on behalf of this resident." A sample of this tool to respond to home improvement solicitors can be obtained from the Kalamazoo County Sheriff's Department.
- Ask for their contractor's license number, liability and insurance policies, and their vehicle license plate number.
- Insist on a written contract with agreed cost, timeline, and as many details of the project as possible.
- Do not be pressured by a solicitor, take a day or two to investigate the offer and to think it over and ask friends and family.

Resources related to home improvement scams:

- ❖ [www.kalcounty.com/sheriff/pdf/Home Improvement Fraud.pdf](http://www.kalcounty.com/sheriff/pdf/Home%20Improvement%20Fraud.pdf)
- ❖ National Consumer Law Center www.nclc.org or 617-542-8010

FALL PREVENTION

Injuries from falls at home are all too common, and can have very grave results for seniors. Preventing falls is important and you can limit the likelihood of such an event by following these suggestions:

TIPS TO PREVENT FALLS AT HOME

- **Rugs** Use nonskid tape on rugs to keep them in place or remove them.
- **Stairs** Stairways should be well-lighted with sturdy handrails. Place reflective tape on the top and bottom steps. Don't leave articles on the stairs and take your time when climbing or descending.
- **Bathroom** Use nonskid material on the tub or shower floor. Shower chairs and shower benches are helpful as well.
- **Grab Bars** Install grab bars in the bathroom as well as other locations around the house to help keep you steady where you may fall.
- **Retrieving Items From High Places** Don't climb on a chair, box or other unstable item when reaching for something, use a step stool or ask someone to get the item for you.
- **Maintain A Clear Walkway In Every Room** Keep extension cords and cables away from walking areas. Use good lighting in these areas. Nightlights can be helpful.
- **Outdoors** Maintain outside lighting and keep walkways and stairs clear of ice and snow. A cane or walker may help improve your balance outdoors.

As an older adult, you may be concerned about falling. Many older adults stop being active as a result of this fear. Exercise, strength and balance are the keys to reducing risk of falls.

Resources related to fall prevention:

- ❖ Matter of Balance Program, Area Agency on Aging 269-373-5173
- ❖ Matter of Balance Program, Bronson Health 269-341-7654

FIRE SAFETY

The facts speak for themselves: Americans over the age of 65 are at greatest risk of dying in a fire. On average, more than 900 Americans in this group die in fires and people over the age of 85 die in fires at a rate five times higher than the rest of the population. Older Americans are at risk for fire death and injuries for a number of reasons: Mobility issues, taking medications that may affect ability to make quick decisions, and living alone.

TIPS TO PREVENT FIRES IN THE HOME

- Install and maintain smoke alarms. Place one on every level of the home, especially inside and outside sleeping areas. Test and dust the alarms regularly and replace batteries once a year.
- Never smoke in bed.
- Pay attention while cooking. Keep your stove area free of clutter and never leave food unattended that is cooking on the stove.
- Heat your home safely. Be careful when placing space heaters. Keep combustibles away from heaters, furnaces, fireplaces and water heaters.
- Practice electrical safety. Have professional electricians inspect and repair wiring. Never overload the electrical system.
- Have a plan in case of fire. Practice two ways out of your home.
- If there is a fire, get out of the home; do not try to fight the fire. Call 911 when you are out of the home.

Resources related to fire prevention:

- ❖ Department of Homeland Security U.S. Fire Administration, 16825 South Seton Ave Emmetsburg, Maryland 21727 800-561-3356 or www.usfa.fema.gov
- ❖ Fire Safety Checklist for Older Adults, National Fire Protection Association www.nfpa.org

SAFETY FROM ABUSE

Because of increasing incidents of abuse, neglect and exploitation of the elderly, people with disabilities and those with mental illness, we have a growing social problem. Adult Protective Services (APS) gives protection to vulnerable adults who are at risk of such harm. The goal of Adult Protective Services is to investigate and assess situations where abuse, neglect or exploitation is suspected. The identity of the person reporting is confidential. The Vulnerable Adults Act, Public Act 149 of 1994 establishes penalties for actions of caregivers that result in injury or endangerment to vulnerable adults.

Resources related to safety from abuse:

- ❖ To report of suspected abuse in Kalamazoo County contact: Adult Protective Services, Kalamazoo County Department of Human Services, 322 East Stockbridge Ave. Kalamazoo 49001 269-337-5046. For other questions 269-337-4900.
- ❖ Toll free 24 hour hotline 855-444-3911 to report abuse in Michigan www.mi.gov/dhs
- ❖ Community Mental Health 269-373-6000, for specific concerns regarding an elderly person needing mental health assistance.
- ❖ For copies of the Vulnerable Adults Act, Public act 149 of 1994, 269-337-4973.
- ❖ Gryphon Place, dial 2-1-1 for the Help Line or 269-381-4357

HOME HEALTHCARE AND CAREGIVER PRECAUTIONS

The home-based healthcare industry is a fast growing service driven by the large numbers of people who want to spend their final years at home, and by government policies intended to encourage home healthcare as an alternative to more costly hospital and nursing home care. Most home healthcare agencies are focusing more on care management, skilled nursing services, while subcontracting the work of recruiting, training and supervising lower skilled and less regulated

home healthcare aides. Although the majority of home healthcare workers may be ethical and caring, reports of fraud, theft, forgery and physical and psychological abuse against elders by home-based healthcare aides are increasing.

TIPS TO AVOID HAVING A CAREGIVER TAKE ADVANTAGE OF YOU

- Michigan does not require a license for home care businesses, but you can ask for proof of background checks and driving records of their workers, of training for the workers, of insurance for a business, and of bonding.
- Frauds and thefts against the elderly are unfortunately often conducted by people they know and trust.
- Suspicious actions to look for are:
 - A relative or caregiver takes a great interest in an elder's finances.
 - A relative or caregiver is reluctant to spend money for necessary medical treatment for an elder.
 - Someone tries to keep the older adult from talking to others or fails to pass along messages to him or her.
 - There are unauthorized withdrawals from accounts.
 - There are claims that money is missing.
 - Recently changed legal documents give another person rights to conduct financial transactions.
- Talk to another family member, law enforcement officer, or lawyer when you suspect financial abuses.

Resources related to home healthcare precautions:

- ❖ FDIC Consumer News www.fdic.gov
- ❖ Michigan Home Care www.michiganhomecare.com

MEDICATION SAFETY

Medicines are generally safe when used as prescribed or as their labeling describes. There are, however, risks in taking any medicine. Each year in the United States, adverse drug events such as injury resulting from the use of medication, result in over 700,000 visits to hospital emergency departments.

TIPS TO MAINTAIN MEDICATION SAFETY

- Inform your healthcare workers about ALL medicines, vitamins, herbs, over-the-counter drugs and nutritional supplements you are taking and tell them about allergies or sensitivities you have.
- Take your updated list of medicine to each medical appointment.
- Follow all instructions such as how long to take it, with or without food before starting a drug. Take the prescribed amount of medicine, no more or less, and don't stop taking a drug suddenly without asking your doctor.
- Inform your doctor immediately if you notice side effects or other problems.
- Don't take anyone else's drugs or give them yours.
- If you take several medications, arrange them in a pill organizer.
- Devise a system on your calendar to know when to reorder medicine in advance so you do not run out.
- Count pills periodically if you suspect that someone may be stealing your medicine.
- Properly discard expired medicine. Do not put medicine down the drain or toilet; instead conceal the pills in garbage or drop them off at a "RED MED BOX" at the nearest police station.

Resources related to medication safety:

- ❖ U.S. Department of Health and Human Services
www.hhs.gov or 877-696-6775
- ❖ Use the Health Data Card in this booklet to keep updated medication records.
- ❖ Medication Collection Boxes www.redmedbox.com

GRANDPARENT SCAM

My mother lost \$8,000 to a con artist claiming to be her grandson. A friend of a friend's mother lost over \$100,000! Typically the scam call comes at night and the caller says, "Hi, Grandma. This is your grandson and I'm in a bit of trouble." Being concerned, you ask what happened. He says he is in jail and needs some money to get out. He then transfers the phone to someone else who tells you the quickest way to help your grandson is to purchase gift cards at a store such as WalMart or Walgreens. He gives you a phone number to call back. You go get the cards and call back giving him the numbers on the cards. You have been scammed, you can't get your money back because the cards were cashed out immediately. It is exactly as if you gave him cash. And the phone was a throw-away cell phone so even the phone number will not help find the crooks.

TIPS TO AVOID THE GRANDPARENT SCAM

- Understand that no law enforcement agency anywhere in the world will ask for gift cards in any situation.
- Before you wire money to anyone, call your children and grandchildren to see if they are safe at home.
- Scammers are very good at researching on Facebook and other sites to imitate and give information that sounds like your family member.
- Scammers are good at making you feel anxious and urgent, keep calm and try to think clearly.
- Giving two names that aren't your grandchild's will help you identify a scam. "Are you Pam or Alice?" If they claim to be either hang up immediately.
- Talk about this scam with your children and grandchildren so if they do call in distress you have a plan about identification.

Resource related to grandparent scam:

- ❖ Report to Michigan Attorney General to help others avoid such scams 877-765-8388 or www.michigan.gov/ag

DISASTER AND SEVERE WEATHER PREPAREDNESS

Every day, some part of the world is affected by disasters, such as hurricanes, winter storms, thunderstorms, toxic spills, earthquakes, tornadoes, flooding and fires. Knowing what to do is not only the best protection but also your responsibility. Take some time and have a plan in place for emergency situations.

- Keep a disaster supply kit with emergency supplies in your home and keep another in your car.
- Prepare a plan of communication and choose a place to meet your family in case you cannot return home.
- Know your local source of emergency broadcasting to stay informed during a disaster.

TIPS FOR SEVERE WEATHER

At Home

- Keep informed on current weather conditions
- Keep a battery-operated radio, flashlight, batteries, bottled water, canned and dried food, extra blankets, and heavy warm clothing available.
- Close off unneeded rooms, cover windows and stuff cloth in cracks under doors when heat is unavailable.
- Be aware of fire and carbon monoxide hazards when using emergency heating sources (fireplace, woodstove, space heater, etc.) Replace batteries in smoke detectors and carbon-monoxide detectors every year.
- Seal holes to keep the cold outside air from entering the home. Avoid frozen pipes; in an emergency, run a trickle of water to keep pipes from freezing.
- Contact a relative or neighbor for assistance if needed.

In Your Car

- Carry emergency supplies such as cold weather clothing, blankets, shovel, snow scraper, sand, booster cables, rope, flashlight, first aid kit, high energy snacks, battery-operated radio, knife, tool kit, and matches.

- Keep your gas tank almost full.
- When traveling, inform others of your schedule and route.
- For assistance, tie a cloth to your antenna, display a “SEND HELP” sign, or use emergency flashers when your car is not running, to alert others that help is needed.
- If you carry a cell phone call 911.
- Run the engine ten minutes per hour for heat, and open the window slightly for fresh air. Be sure the exhaust pipe isn’t blocked by snow or mud. Carbon monoxide is a potential and deadly hazard.
- Keep warm by moving arms, legs, fingers and toes.

While Outside

- Dress in several loose-fitting layers.
- Wear tightly woven water-repellent outer layers.
- Wear a hat. Half of the body’s heat is lost through the head.
- Avoid overexertion that can lead to sweating, chilling and hypothermia.
- Keep dry.
- If you suspect frostbite, blow on the area to warm it slowly. Do not rub it. Seek medical attention as soon as possible.

Resources related to disaster preparedness and severe weather:

- ❖ American Red Cross at 269-353-6180 or 800-382-6382 or www.redcross.org
- ❖ Federal Emergency Management Agency (FEMA) 800- 237-3239 or www.readyAmerica.gov
- ❖ Kalamazoo County Office of Emergency Management 269-383-8743

HOARDING AND OLDER ADULTS

Data indicates that about four percent of the general population has a hoarding disorder, and 6.2 percent of people over 55 are hoarders. Hoarding is a serious behavioral disorder and it is often not easy to determine onset or why a person is hoarding. Whatever the reason, it's important to help seniors deal with hoarding because the clutter can lead to falls, fires, or a variety of health issues. Helping senior hoarders can be a daunting task, but with patience and some simple strategies, you can help them so they can remain safe in their homes.

TIPS TO HELP A HOARDER

- Gently remind them that too much clutter could jeopardize their ability to stay in their own home safely.
- Keep in mind that hoarding is a psychological problem. If you come in and just begin throwing things out (even if it's garbage) you can seriously hurt the senior's mental health and wellbeing.
- Be patient, a hoarder finds it very difficult to make decisions.
- Start with a small project and approach it gently, like clearing one table and then celebrate that accomplishment. Huge tasks of outrageous proportions, broken up into small segments will be more attainable for a hoarder.
- Another strategy is to place some items in a box and agree with the senior that if they are not used in six months, they will be donated to a charity.
- Things with sentimental value can be placed in a shadow box, photos can be converted to DVDs or items can be given to other family members who will appreciate them.
- Sorting into piles can be an effective cleanup strategy too.
- Hoarding pets can be a substitute for companionship, making it even more difficult to deal with the problems of animals in the house. Seek professional help with animal hoarding situations.

Resource related to hoarding:

- ❖ Kalamazoo Hoarding Task Force www.kalamazoohoarding.org

SAFE DRIVING

Despite knowing the risks, drivers of all ages keep texting and using cell phones on the road. Tasks such as eating, talking to passengers, grooming, adjusting the radio and reading maps are distractions that draw drivers' attention from their main goal - driving safely. For older drivers, whose physical, visual, and hearing abilities may be deteriorating, distracted driving can be even more dangerous. Avoid anything that takes your eyes off the road for even a few seconds. It can mean the difference between life and death.

TIPS TO DRIVE SAFELY

- Put away all electronic devices and avoid all distractions
- Plan your route. Find routes with less traffic and avoid rush hours.
- If possible, drive during the day and in good weather conditions.
- Keep your car in good repair.
- Look ahead and anticipate what will happen. Keep a three second safety cushion between you and the car ahead of you.
- Check side and rearview mirrors often.
- Use your turn signals so other drivers will know your intent.
- Take a Refresher Course. Driver safety programs help you learn the effects of aging on driving and how to measure your physical and mental abilities that may put you at risk of a crash.

When is it Time to Give Up the Keys?

Driving is a sign of independence and very difficult to give up. Yet it is vital to assess your fitness to drive and remain safe and limit risks to others. Discuss driving with your doctor and family members and plan for when it is no longer safe for you to drive. There are excellent transportation options available to remain independent but they require more planning and flexibility.

Resources related to safe driving:

- ❖ AARP online Driver Safety Course www.aarpdriversafety.org or 800-350-7025 for more information.
- ❖ Michigan Secretary of State 888-767-6424 or www.michigan.gov/sos

NON-EMERGENCY TRANSPORTATION

When you are without your own transportation, have a medical condition that does not allow you to drive safely, or you have permanently lost your license and ability to drive, you have several options in Kalamazoo County for safe transportation.

Metro County Connect

269-337-8222

Countywide service - discounts for seniors and the disabled.
Wheelchair lift available. Request ride up to 7 days in advance.

Metro Transit Bus Service

269-337-8477 for information on city routes and discounts

Life EMS Ambulance

269-343-5433

Non-emergency service available through their membership program

Pride Care Ambulance

269-342-2222

Non-emergency service available through their membership program

Shepherd's Center

269-383-1122

Medical appointments, advanced notice required, donation requested

Senior Services Southwest Michigan- Volunteers 4 Seniors

269-382-0515

Non-emergency medical appointments and grocery shopping.
Request ride at least 7 days in advance and senior must be able to get in and out of vehicle on their own.

South County Community Services

269-649-2901

American Red Cross (Veterans Only)

269-353-6180

Schedule rides to the VA Hospital in Battle Creek

TRAVEL/SNOWBIRD SAFETY

Plan for the safest travel possible. Prior to going on a trip let someone know you are leaving and when you expect to return. Limit the amount of cash, credit cards and other valuables you carry. Do not carry your Social Security card to reduce your chances of ID theft in case your wallet is stolen or lost.

Prepare Your Home Before You Travel

- Stop newspaper deliveries and have the Post Office hold your mail. Or to make it look as if you are home, do not change service but make sure you have someone pick up your papers, fliers, packages, and mail.
- Lock all entries. Don't leave a key out. Set alarm system.
- Ask a trusted neighbor, friend or law enforcement officer to keep an eye on your home.
- Don't announce in public, Facebook or other social media that you will be gone.
- Give your home a lived-in look
 - Leave shades up.
 - Have your lawn tended.
 - Have your driveway and walks shoveled in winter.
 - Set a light and a radio on a timer to go on and off each day.

When Driving On A Long Trip

Travel and park in well lighted areas, secure your vehicle when you park and have your keys ready on your return. Lock your doors when driving and do not pick up hitchhikers. Place your valuables in a non-visible area, such as your trunk. Carry a cell phone for emergencies but do not talk on it while driving. Carry a "SEND HELP" sign in your car to post in the rear window if assistance is needed.

Computer Precautions On A Trip

When logging onto the internet while traveling, using your laptop, hotel business center or other public facility, be cautious before doing online banking or using other password-protected services. Find out if the server is encrypted.

Health Precautions For Travel

- If traveling to a foreign country, check for disease prevention tips and warnings at Centers for Disease Control and Prevention www.cdc.gov/trave or 800-232-4636
- Take extra medicine in original containers. Carry written prescriptions for both medications and eyeglasses.
- Carry your medical insurance card in case of an emergency.
- Check to see what medical insurance is needed for traveling internationally. You may want to purchase additional cancellation and health insurance.
- If traveling outside the U.S., don't carry a Social Security card. Medicare does not provide coverage in foreign countries.

Luggage

Keep your luggage locked and in sight. To lock luggage when flying, use TSA locks for which airport baggage handlers have keys; otherwise you must leave your luggage unlocked or it may be torn apart by airport security. Never agree to watch someone else's luggage or deliver a package for a stranger. Put ID tags both inside and outside your luggage.

Cash, Credit Cards And ID While Traveling

- Carry only needed cash and ID. Leave most records and credit cards at home.
- ATMs (Automatic Teller Machines) allow you to access cash easily in small amounts and frequently so you do not have to carry a lot of cash.
- Carry your wallet in your front pocket, inside jacket, money pouch or fanny pack. If a purse is needed, carry it firmly and close to your body.
- Leave a copy of your passport in a secure place at home. Carry a list with phone numbers to use to report any loss or theft of cards.

At Hotels

- Notice the location of emergency stairs, elevators, exits and doors.
- Keep all doors locked. Admit no strangers to your room. Use the peephole to view guests.
- Carry your room key at all times.
- Leave valuables in the hotel safe.

While Sightseeing

- Be cautious when wandering into unknown areas in strange cities. Ask reliable sources about the safety of the area and places where you wish to go. Even a block away from your hotel can be dangerous.
- If it's necessary to rent a vehicle, check in advance with your insurance agency to see if your policy already covers insurance on a rental.

Resources related to safe travel:

- ❖ Center for Disease Control and Prevention 800-232-4636 or www.cdc.gov/travel
- ❖ AARP Travel Safety Tips www.aarp.org
- ❖ AAA Exchange www.exchange.aaa.com

HEALTH DATA CARD

Cut page from the booklet, fill in the card and attach to your refrigerator. Update when there are changes.



HEALTH DATA CARD

Name: _____ Name and phone number of people to contact:

Date of Birth: _____ 1. _____

Insurance plan /Medicare number: _____ 2. _____

_____ 3. _____

Doctor's Name and Phone Number: _____ List major Illness/Surgeries/Allergies:

Hospital Preference: _____

(PLEASE LIST MEDICATIONS ON THE BACK OF THIS CARD)

Health Data Card

MEDICATIONS

Current medications

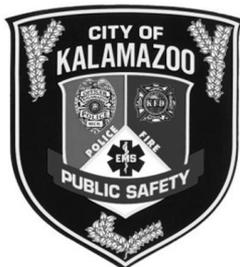
Dosage strength

How often taken

When taken

Thank you to all the donors who supported the printing of the fifth edition of Senior Safety Tips.

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TRIAD

Triad is a nationwide safety initiative implemented on the county level throughout the United States. Triad of Kalamazoo County began in 1997 and is comprised of older adults, law-enforcement officers, and other concerned citizens working together to fulfill its mission: Increase senior safety and allay their fears of crime.

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To enhance and promote the independence and well being of older adults, adults with disabilities and those who care for them.

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